

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Illinois

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on November 30, 2009.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gregory L Taylor  
724 Peoria Street  
Apt. 1  
Chicago Heights, IL 60411

Case Number: 09-45372  
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-8037

Attorney for Debtor(s) (name and address):

Gregory K Stern  
Gregory K. Stern, P.C.  
53 West Jackson Blvd.  
Suite 1442  
Chicago, IL 60604  
Telephone number: 312 427-1558

Bankruptcy Trustee (name and address):

Andrew J Maxwell ESQ  
Maxwell & Potts, LLC  
105 West Adams Street  
Suite 3200  
Chicago, IL 60603  
Telephone number: 312 368-1138

**Meeting of Creditors:**

Date: **January 8, 2010**

Time: **02:00 PM**

Location: **219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604**

**All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.**

**Presumption of Abuse under 11 U.S.C. §§ 707(b)**

*See "Presumption of Abuse" on reverse side.*

**The presumption of abuse does not arise.**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: March 9, 2010**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604  
Telephone number: 1-888-232-6814

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth S. Gardner

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: December 1, 2009



**EXPLANATIONS****B9A (Official Form 9A) (12/07)**

<b>Filing of Chapter 7 Bankruptcy Case</b>	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
<b>Creditors Generally May Not Take Certain Actions</b>	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
<b>Presumption of Abuse</b>	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
<b>Meeting of Creditors</b>	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
<b>Do Not File a Proof of Claim at This Time</b>	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
<b>Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
<b>Exempt Property</b>	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
<b>Bankruptcy Clerk's Office</b>	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
<b>Creditor with a Foreign Address</b>	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 09-45372User: dsirmons  
Form ID: b9aPage 1 of 2  
Total Noticed: 48

Date Rcvd: Dec 01, 2009

The following entities were noticed by first class mail on Dec 03, 2009.

db +Gregory L Taylor, 724 Peoria Street, Apt. 1, Chicago Heights, IL 60411-1861  
 aty +Gregory K Stern, Gregory K. Stern, P.C., 53 West Jackson Blvd., Suite 1442,  
 Chicago, IL 60604-3536  
 tr +Andrew J Maxwell, ESQ, Maxwell & Potts, LLC, 105 West Adams Street, Suite 3200,  
 Chicago, IL 60603-6209  
 14789340 +ARS Recovery Services, LLC, 1845 Hwy 93 South, Suite 310, Kalispell, MT 59901-5721  
 14789336 +Advocate South Suburban Hospital, 17800 Kedzie Avenue, Hazel Crest, IL 60429-0989  
 14789337 +Alliance One Receivables Management, Inc, 4850 Street Road, Suite 300,  
 Trevose, PA 19053-6643  
 14789338 Alverno Advanced Life Support SVS, PO Box 4127, Aurora, IL 60507-4127  
 14789339 +Arnold Scott Harris, 222 Merchandise Mart Plaza, Suite 1932, PO Box 5625,  
 Chicago, IL 60680-5625  
 14789341 +Associated St. James Radiologists, PO Box 3463, Springfield, IL 62708-3463  
 14789342 B & K Services of Illinois, Attn: Bob Ricci, 22466 Miller Avenue, Chicago Heights, IL 60411  
 14789343 Bank of America, Attn: Customer Service, SVB-314, PO Box 5170, Simi Valley, CA 93062-5170  
 14789344 +Bank of New York, 1 Wall Street, 10th Floor, New York, NY 10286-0001  
 14789346 City of Chicago, Department of Water, 333 South State Street, Suite LL10,  
 Chicago, IL 60604-3979  
 14789347 City of Chicago, Department of Revenue, P.O. Box 88292, Chicago, IL 60680-1292  
 14789348 +Clemens & Associates, 2806 East Empire, PO Box 5190, Bloomington, IL 61702-5190  
 14789349 +Codilis & Associates, P.C., 15W030 North Frontage Road, Suite 100,  
 Burr Ridge, IL 60527-6921  
 14789350 Comcast, PO Box 173908, Denver, CO 80217-3908  
 14789351 +Communitywide Federal Credit Union, Supervisory Committee, PO Box 2319,  
 South Bend, IN 46680-2319  
 14789353 Creditors Collection Bureau, PO Box 63, Kankakee, IL 60901-0063  
 14789354 +Deutsche National Bank, 60 Wall Street, New York, NY 10005-2858  
 14789355 +Diversified Adjustment Service, Inc., P.O. Box 32145, Fridley, MN 55432-0145  
 14789356 +Donna Helton-Taylor, 156 Indiana Street, Park Forest, IL 60466-1081  
 14789357 +Eldridge & Eldridge Dental, 2640 West 183rd Street, Homewood, IL 60430-2912  
 14789361 Gerard C Schrementi, 21501 Main Street, Matteson, IL 60443  
 14789362 Home Depot Credit Services, P.O. Box 9100, Des Moines, IA 50368-9100  
 14789363 I.C.System, Inc., 444 Highway 96 East, PO Box 64437, Saint Paul, MN 55164-0437  
 14789364 +Ingalls Memorial Hospital, One Ingalls Drive, Harvey, IL 60426-3591  
 14789365 +Ira T. Nevel, 175 North Franklin #201, Chicago, IL 60606-1847  
 14789358 +John Farrell PhD, 18132 Martin Avenue, Homewood, IL 60430-2106  
 14789367 +Leading Edge Recovery Solutions, LLC, 5440 North Cumberland Avenue, Suite 300,  
 Chicago, IL 60656-1486  
 14789368 +Levine Wittenberg, 18400 Maple Creek Drive, Tinley Park, IL 60477-2976  
 14789371 +MRSI, 2250 East Devon Avenue, Suite 352, Des Plaines, IL 60018-4521  
 14789369 +Mac Gray, 404 Wyman Street, Suite 400, Waltham, MA 02451-1264  
 14789370 +Markoff & Krasny, 29 North Wacker Drive, #500, Chicago, IL 60606-3227  
 14789372 +Nicor Gas, 1844 Ferry Road, Naperville, IL 60563-9600  
 14789373 +Prairie State College, 202 South Halsted, Chicago Heights, IL 60411-8226  
 14789374 +Preventative Maintenance Systems, 2525 Kaneville Court, Geneva, IL 60134-2505  
 14789375 Silverleaf Club, PO Box 359, Dallas, TX 75221  
 14789377 +St. Margaret Mercy, 2020 Lindell Ave, Nashville, TN 37203-5509  
 14789378 +Stonytire, Inc., 19870 Stony Island Ave, Lynwood, IL 60411-8671  
 14789360 +Terri L. Foster, DPM, 4440 West Lincoln Hwy #102, Matteson, IL 60443-3802  
 14789380 +Wellness Group Health Partners, 333 Dixie Highway, Chicago Heights, IL 60411-1748

The following entities were noticed by electronic transmission on Dec 01, 2009.

tr +EDI: QAJMAXWELL.COM Dec 01 2009 19:38:00 Andrew J Maxwell, ESQ, Maxwell & Potts, LLC,  
 105 West Adams Street, Suite 3200, Chicago, IL 60603-6209  
 14789337 +EDI: ALLIANCEONE.COM Dec 01 2009 19:34:00 Alliance One Receivables Management, Inc,  
 4850 Street Road, Suite 300, Trevose, PA 19053-6643  
 14789345 EDI: CHASE.COM Dec 01 2009 19:38:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 14789352 +EDI: CHASE.COM Dec 01 2009 19:38:00 Countrywide, PO Box 15298, Wilmington, DE 19850-5298  
 14789359 EDI: FORD.COM Dec 01 2009 19:38:00 Ford Credit, c/o National Bankruptcy Services Center,  
 P.O. Box 537901, Livonia, MI 48153-7901  
 14789366 +EDI: CHASE.COM Dec 01 2009 19:38:00 JP Morgan Chase Bank, NA, 528 South Main Street,  
 Akron, OH 44311-1058  
 14789376 EDI: NEXTEL.COM Dec 01 2009 19:33:00 Sprint, PO Box 172408, Denver, CO 80217-2408  
 14789379 +EDI: HFC.COM Dec 01 2009 19:33:00 Suzuki - Retail Services, PO Box 703,  
 Wood Dale, IL 60191-0703

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1  
Case: 09-45372

User: dsirmons  
Form ID: b9a

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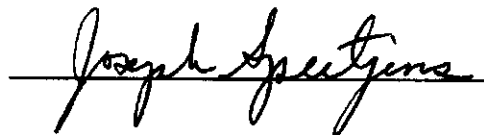
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2009

Signature:

A handwritten signature in black ink, appearing to read "Joseph Speetjens", written over a horizontal line.